

**October 12, 2012**

**PUBLIC NOTICE # 2012-41**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-7316	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS AUTO	
12-7264	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY	
12-7320	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7255	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	RESIDENTIAL AND COMMERCIAL FLOOD	0
12-7321	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7251	3416	AXIS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	LATITUDE EXPRESS	0
12-7325	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	BAIL BONDS	
12-7351	1228	BAR PLAN MUTUAL INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	FORMS	SURETY BONDS	
12-7262	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ORGANIZATION MANAGEMENT LIABILITY	
12-7319	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	BEAZLEY ONE MANAGEMENT LIABILITY	
12-7309	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	-4.5
12-7373	0000	CALIFORNIA MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	EQUIPMENT BREAKDOWN	
12-7268	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-7352	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-7317	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	PREFERRED AUTOMOBILE	
12-7340	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-LAWYERS	0
12-7355	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	PROPERTY AND BUSINESS LIABILITY POLICY	-27.63
12-7306	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RATE	BOP.	7.1

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12-7253	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	SYMBOLS	NONE	
12-7335	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	0
12-7336	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTION PORTFOLIO	
12-7261	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7369	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-7287	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
12-7345	1208	GRAY INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	NEW PROGRAM	LICENSE AND PERMIT	0
12-7263	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PROF LIAB-OPTOMETRY	0
12-7289	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SUBSIDENCE AND RESIDENTIAL PREMISES	0
12-7290	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SUBSIDENCE AND RESIDENTIAL PREMISES	0
12-7354	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SUBSIDENCE AND RESIDENTIAL PREMISE	
12-7291	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SUBSIDENCE AND RESIDENTIAL PREMISES	0
12-7292	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SUBSIDENCE AND RESIDENTIAL PREMISES	0
12-7293	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SUBSIDENCE AND RESIDENTIAL PREMISES	0
12-7284	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
12-7349		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7350		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7285	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	MULTI-PERIL	RATE	BOP..	7.1

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12-7374	0458	LYNDON PROPERTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	BREAKDOWN INSURANCE-CREDIT UNION	0
12-7249	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-7.8
12-7280	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-7282	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-7299	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1.02
12-7366	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7298	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	WINERY	0
12-7310	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	-4.5
12-7252	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY	
12-7358	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7265	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY	
12-7334	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	NONE	6.3
12-7266	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY	
12-7288	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
12-7260	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-7286	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
12-7314	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-7326	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.35

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12-7353	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-7328	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	TENANT	
12-7294	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SUBSIDENCE AND RESIDENTIAL PREMISES	0
12-7343	0796	QBE INSURANCE CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
12-7370	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-7327	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-7359	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7250	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	RATE	NONE	-7.8
12-7281	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-7283	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-7300	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1.02
12-7367	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7254	0009	SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	EDGE	6.69
12-7363	3219	SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7277	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	EARTHQUAKE	RATE AND VARIANCE	VAR 7A	3.4
12-7332	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 7A,8B	-38.03
12-7364	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7365	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0

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12-7311	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ENTERTAINMENT-SPECIAL EVENTS	-11.8
12-7329	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	MOTION PICTURE PRODUCTION PACKAGE	-0.8
12-7346	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENTERTAINMENT	0
12-7312	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ENTERTAINMENT-SPECIAL EVENTS	-11.8
12-7330	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	MOTION PICTURE PRODUCTION PACKAGE	-0.8
12-7347	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENTERTAINMENT	0
12-7313	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ENTERTAINMENT-SPECIAL EVENTS	-11.8
12-7331	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	MOTION PICTURE PRODUCTION PACKAGE	-0.8
12-7348	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENTERTAINMENT	0
12-7333	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM/RANCH	0
12-7337	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	UFACTURED HOME/RENTAL DWELLING	0
12-7339	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	UFACTURED HOME/RENTAL DWELLING	0
12-7344	4701	TORUS NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	VEHICLE RENTALS AUTO	0
12-7341	3703	TOWER INSURANCE COMPANY OF NEW YORK	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
12-7276	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MODULAR	
12-7305	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	MASTER PAC	
12-7295	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SUBSIDENCE AND RESIDENTIAL PREMISES	0
12-7371	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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12-7318	0796	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7357	0796	UNIGARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
12-7368	0796	UNIGARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-7372	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-7278	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GENERAL PACKAGE	
12-7338	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GENERAL PACKAGE	
12-7361	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	24.29
12-7375	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	YOUTH SPORTS PRODUCT-PACKAGE	0.1
12-7307	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP.	7.1
12-7308	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP.	7.1
12-7315	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-7342	2538	WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CASE NEW HOLLAND RETAIL	0
12-7360	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7356	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	PROFESSIONALS ADVANTAGE FOR LAWYERS	-27.6
12-7322	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7323	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
<b>106 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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